

REMARKS

This correspondence is responsive to the office action mailed August 7, 2008 for the above-referenced application. The claims have been amended to emphasize that recent credit card purchases are automatically searched for from a plurality of accounts and displayed for allocation to corresponding virtual accounts. Support for the amendments is located at least at Figure 1, page 8 lines 7-12, and page 10 line 1 through page 11 line 5.

The amended limitations are not taught by any of the cited references. Specifically, Editors does not teach automatic searching as recited. Editors merely teaches a system that automatically records each transaction for a single account (of a single financial institution) in a transaction history that may be viewed by the employer at any time. Thus, no searching for transactions in the manner recited in the claims is performed in Editors. The other references cited against claims 1 and 32 also fail to teach such limitations, as is acknowledged in the Office Action.

Regarding the rejections of claims 11-15 and 33-34 over Chancey, Wood, and Goldsmith, the Office Action acknowledges that Chancey and Wood do not teach the searching limitations, and rely on Goldsmith for teachings regarding searching. Applicants respectfully submit that Goldsmith does not teach such limitations. As discussed previously, Goldsmith does not teach any searching for recent transactions, as Goldsmith only teaches immediately notifying or posting notification to a user of account activity. The immediacy of Goldsmith is important as the notification is intended to alert the account holder of fraudulent transactions.

The claimed invention provides apparatus and methods that permit searches or pulling of recent transactions from potentially multiple accounts at potentially multiple institutions and aggregates the results for budgeting purposes, which is not taught by any of the cited references,

either alone or in combination. Therefore, Applicants respectfully request removal of all rejections.

CONCLUSION

Applicants submit that the amendments made herein make the application allowable.

Accordingly, Applicants requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 7th day of November, 2008.

Respectfully submitted,

/Michael Krieger/
Michael F. Krieger
Attorney for Applicant
Registration No.: 35,232

KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111
Telephone: (801) 321-4814
Facsimile: (801) 321-4893